

IN RE:

NATALIE A. SCHIRRIPA

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

**DEFAULT O/E JAD**

Bankruptcy No. 15-23234-JAD

Chapter 13

Related To Doc. No. 124

**ORDER OF COURT**

AND NOW, this 30th day of November, 2020, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1) This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2) The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3) To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4) Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5) Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6) After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:



JEFFERY A. DELLER  
U.S. BANKRUPTCY JUDGE

mas

In re:  
Natalie A. Schirripa  
Debtor(s)

Case No. 15-23234-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 30, 2020

User: culy  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 66

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 02, 2020:

Recip ID	Recipient Name and Address
db	+ Natalie A. Schirripa, 126 Tara Drive, Fombell, PA 16123-2130
14102341	+ AFNI/Verizon, POB 3037, Bloomington, IL 61702-3037
14160095	AMERICAN EXPRESS BANK, FSB, C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
14102344	Allied Interstate, POB, Warrenton, VA 20188
14102345	+ American Express Bank FSB, POB 3001, Malvern, PA 19355-0701
14102348	+ Amex, Po Box 1270, Harrisburg, PA 17108
14102347	+ Amex, P.O. Box 981537, El Paso, TX 79998-1537
14102349	+ Arrow Financial Services, 4660 Trindle Road No. 300, Camp Hill, PA 17011-5610
14159848	+ Borough of Oakdale/West Allegheny SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14102358	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas, 200 Civic Center Drive 11th Fl., Columbus, OH 43215
14102362	++ CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805 address filed with court:, Credit Protection Asso, 13355 Noel Rd Ste 2100, Dallas, TX 75240
14102350	Cadlerock III, LLC, 101 Nort Center Street, Newton Falls, OH 44444
14102357	+ Citifinancial Retail Services, POB 140489, Irving, TX 75014-0489
14102367	+ EMC Mortgage / Bear Sterns, c/o Gregory Javardian, Esq., 1310 Industrial Blvd No. 101, Southampton, PA 18966-4030
14102370	+ Ford Cred, Po Box Box 542000, Omaha, NE 68154-8000
14102372	+ Galaxy International Purchasing, POB 1022, Wixom, MI 48393-1022
14102376	+ HFC, POB 9616, Virginia Beach, VA 23450-9616
14102375	+ HFC, POB 8873, Virginia Beach, VA 23450-8873
14102373	+ Hfc, Po Box 9068, Brandon, FL 33509-9068
14102377	Internal Revenue Service, c/o Edward Laubach, Esq., Suite 601C-Liberty Ctr., Pittsburgh, PA 15222
14102378	+ National American Credit, POB 1099, Langhorne, PA 19047-6099
14102379	+ National American Credit Corp., One Allied Drive, Feasterville Trevose, PA 19053-6945
14102380	+ National Enterprise Systems, 29125 Solon Road, Solon, OH 44139-3442
14102382	+ Northland Group, POB 390905, Minneapolis, MN 55439-0905
14102383	+ Oakdale Borough, 6115 Noblestown Road, Oakdale, PA 15071-1347
14108882	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101
14102384	PNC Bank, POB 5670, Cleveland, OH 44101
14102385	+ Portnoff Law Asso., POB 3020, Norristown, PA 19404-3020
14102390	+ Stephen W. Decker, 25 Redstone Lane, Washington, PA 15301-6324
14102391	+ Stone & Stone, 828 Frick Building, 437 Grant Street, Pittsburgh, PA 15219-6002
14102392	+ TraceEvidence LLC, c/o Stanley Ference III, 409 Broad Street, Sewickley, PA 15143-1557
14270497	WELLS FARGO BANK, N.A., DEFAULT DOCUMENT PROCESSING, MAC#N9286-01Y, 1000 BLUE GENTIAN ROAD, EAGAN, MN 55121-7700
14102394	Wachovia Mortgage, POB 659558, San Antonio, TX 78265
14102396	+ Wells Fargo, POB 94498, Las Vegas, NV 89193-4498
14102397	+ Wells Fargo, POB 105693, Atlanta, GA 30348-5693
14172892	+ Wells Fargo Bank, N.A., C/O Wells Fargo Bank, N.A., as servicer, Attn: Bankruptcy Department MAC #D3347-0, 3476 Stateview BLVD, Fort Mill, SC 29715-7203
14102398	+ Wells Fargo Financial National Bank, 4137 121st Street, Urbandale, IA 50323-2310
14102366	+ eCast Settlement, POB 35480, Newark, NJ 07193-5480

TOTAL: 38

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern

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Date Rcvd: Nov 30, 2020

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Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14102343	+ Email/Text: bankruptcy@firstenergycorp.com	Dec 01 2020 03:11:00	Allegheny Power, POB 1392, Fairmont, WV 26555-1392
14102342	+ Email/Text: bankruptcy@firstenergycorp.com	Dec 01 2020 03:11:00	Allegheny Power, 800 Cabin Hill Drive, Greensburg, PA 15606-0001
14102354	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 01 2020 03:33:11	Capital One BANK USA N.A., c/o TSYS Debt Mgmt., POB 5155, Norcross, GA 30091
14121123	+ Email/Text: gocadle@cadleco.com	Dec 01 2020 03:11:00	CadleRock III, L.L.C., 100 North Center Street, Newton Falls, OH 44444-1321
14102351	+ Email/Text: cms-bk@cms-collect.com	Dec 01 2020 03:10:00	Capital Management, 726 Exchange Street, Buffalo, NY 14210-1485
14102353	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 01 2020 03:31:13	Capital One, POB 70884, Charlotte, NC 28272-0884
14126228	+ Email/Text: bankruptcy@cavps.com	Dec 01 2020 03:11:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14102361	+ Email/Text: bankruptcy_notifications@ccsusa.com	Dec 01 2020 03:12:00	Credit Collection Service, POB 55126, Boston, MA 02205-5126
14102363	+ Email/PDF: pa_dc_ed@navient.com	Dec 01 2020 03:33:15	Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
14102365	+ Email/Text: Bankruptcy.Consumer@dish.com	Dec 01 2020 03:11:00	Dish Network, POB 6633, Englewood, CO 80155-6633
14102368	+ Email/Text: bknotice@ercbpo.com	Dec 01 2020 03:11:00	Enhanced Recovery, 8014 Bayberry Road, Jacksonville, FL 32256-7412
14102369	+ Email/Text: bknotice@ercbpo.com	Dec 01 2020 03:11:00	Erc, Po Box 57547, Jacksonville, FL 32241-7547
14102371	+ Email/Text: ally@ebn.phinsolutions.com	Dec 01 2020 03:09:00	G M A C, Po Box 535160, Pittsburgh, PA 15253-5160
14102355	Email/PDF: ais.chase.ebn@americaninfosource.com	Dec 01 2020 03:31:12	Chase Bank USA, POB 15145, Wilmington, DE 19850
14102356	Email/PDF: ais.chase.ebn@americaninfosource.com	Dec 01 2020 03:31:12	Chase Mtg, Po Box 24696, Columbus, OH 43224
14102395	Email/PDF: ais.chase.ebn@americaninfosource.com	Dec 01 2020 03:33:10	Washington Mutural, POB 660487, Dallas, TX 75266
14164623	Email/PDF: resurgentbknotifications@resurgent.com	Dec 01 2020 03:32:16	LVNV Funding, LLC its successors and assigns as, assignee of Springleaf Financial, Services Of Indiana, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15074131	Email/Text: jennifer.chacon@spservicing.com	Dec 01 2020 03:12:00	Legacy Mortgage Asset Trust 2019-GS4, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14102381	+ Email/Text: egssupportservices@alorica.com	Dec 01 2020 03:11:00	NCO Financial, 507 Prudential Road, Horsham, PA 19044-2308
14158458	Email/PDF: pa_dc_ed@navient.com	Dec 01 2020 03:33:15	Navient Solutions, Inc. Department of Education, Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635
14108882	Email/Text: Bankruptcy.Notices@pnc.com	Dec 01 2020 03:10:00	PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101
14102386	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 01 2020 03:31:17	PRA Receivables Management, POB 12914, Norfolk, VA 23541-0914
14102346	Email/PDF: cbp@onemainfinancial.com	Dec 01 2020 03:33:07	American General, POB 3251, Evansville, IN 47731
14102387	+ Email/PDF: pa_dc_claims@navient.com	Dec 01 2020 03:31:17	Sallie Mae, POB 9532, Wilkes Barre, PA

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14102388	+ Email/PDF: pa_dc_claims@navient.com	18773-9532
	Dec 01 2020 03:33:15	Slm Financial Corp, 11100 Usa Pkwy, Fishers, IN 46037-9203
14102393	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	
	Dec 01 2020 03:09:00	Verizon, POB 660748, Dallas, TX 75266-0748
14102399	+ Email/Text: RMOpsSupport@alorica.com	
	Dec 01 2020 03:11:00	West Asset Management, POB 790113, Saint Louis, MO 63179-0113
14102400	Email/Text: bankruptcy@firstenergycorp.com	
	Dec 01 2020 03:11:00	West Penn Power, POB 3615, Akron, OH 44309-3615
14160416	+ Email/Text: bankruptcy@firstenergycorp.com	
	Dec 01 2020 03:11:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 29

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Borough of Oakdale
cr		Legacy Mortgage Asset Trust 2019-GS4
cr		WELLS FARGO BANK, N.A.
cr		West Allegheny School District
cr	*+	CadleRock III, L.L.C., 100 North Center Street, Newton Falls, OH 44444-1321
14102359	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court:, Columbia Gas Company, POB 742537, Cincinnati, OH 45274-2537
14102360	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court:, Columbia Gas of PA, POB 742537, Cincinnati, OH 45274
14136595	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court:, Columbia Gas of Pa., PO Box 117, Columbus, OH 43216
14102352	*+	Capital Management, 726 Exchange Street, Buffalo, NY 14210-1485
14102364	*+	Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
14102374	*+	Hfc, Po Box 9068, Brandon, FL 33509-9068
14102389	*+	Slm Financial Corp, 11100 Usa Pkwy, Fishers, IN 46037-9203

TOTAL: 4 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 02, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 30, 2020 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Legacy Mortgage Asset Trust 2019-GS4 alubin@milsteadlaw.com bkecf@milsteadlaw.com
Brian Nicholas	

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on behalf of Creditor Legacy Mortgage Asset Trust 2019-GS4 bnicholas@kmlawgroup.com

Gary William Short

on behalf of Debtor Natalie A. Schirripa garyshortlegal@gmail.com gwshort@verizon.net

Gary William Short

on behalf of Plaintiff Natalie A. Schirripa garyshortlegal@gmail.com gwshort@verizon.net

Jeffrey R. Hunt

on behalf of Creditor West Allegheny School District jhunt@grblaw.com cnoroski@grblaw.com

Jeffrey R. Hunt

on behalf of Creditor Borough of Oakdale jhunt@grblaw.com cnoroski@grblaw.com

Jill Manuel-Coughlin

on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 9